

IN RE:

Case No. 3:14-bk-7746PINERO PENA, LIZETTEChapter 13

Debtor(s)

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ <b>486,216.00</b>		
B - Personal Property	Yes	3	\$ <b>21,249.77</b>		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ <b>694,037.74</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ <b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ <b>624,700.90</b>	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ <b>3,549.84</b>
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$ <b>3,349.84</b>
TOTAL		22	\$ <b>507,465.77</b>	\$ <b>1,318,738.64</b>	

IN RE:

Case No. 3:14-bk-7746PINERO PENA, LIZETTEChapter 13

Debtor(s)

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ <b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ <b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ <b>0.00</b>
Student Loan Obligations (from Schedule F)	\$ <b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ <b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ <b>0.00</b>
<b>TOTAL</b>	\$ <b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 12)	\$ <b>3,549.84</b>
Average Expenses (from Schedule J, Line 22)	\$ <b>3,349.84</b>
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$ <b>2,580.00</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$ <b>207,821.74</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ <b>0.00</b>
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$ <b>0.00</b>
4. Total from Schedule F	\$ <b>624,700.90</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$ <b>832,522.64</b>

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<b>Commercial property located at 33 Paseo Escute Street corner of Martinez Street Juncos, Puerto Rico; this is a three (3) story commercial building; debtor's d/b/a Pigmentus de Pasarela (beauty salon) operates on the first floor; second floor has two (2) residential apartments of two and one bedroom each; third floor has one small storage space and one batroom.</b>  <b>Debtor has a 50% interest in real property located at Urb Villa Borinquen A-1 Guanina St in Caguas, Puerto Rico; other 50% is owned by ex-spouse Felix Miguel Vargas Almodovar. Pursuant private agreement between debtor and ex-spouse dated 04/07/2009, the debtor's 50% interest was transferred to ex-spouse as part of conjugal partnership property liquidation. This property consists of: 3 bedrooms, 2 bathroom, living &amp; dinning room, kitchen and balcony.</b>  <b>Total value is \$100,000 Less Doral Bank \$75,568 Net equity \$24,432/2 Debtor's interest \$12,216.</b>  <b>Debtor owns a residential property located at Urb San Jose Asomante 70 in Caguas, Puerto Rico. This property consists of: 4bedrooms, 3 1/2 bathroom, 2 livings, dinning room, kitchen, balcony &amp; Marquee.</b>  <b>Total value is \$320,000.00 Less Mortgage is \$299,950.00 = \$</b> <b>Westgate Resort Time Share Orlando Florida</b>	<b>Debtor transferred property interest but title still in her name</b>  <b>50% interest</b>	<b>H</b>	<b>150,000.00</b>  <b>12,216.00</b>  <b>320,000.00</b>  <b>4,000.00</b>	<b>174,362.42</b>  <b>75,568.00</b>  <b>439,988.16</b>  <b>4,119.16</b>
		<b>C</b>		
			<b>TOTAL</b>	<b>486,216.00</b>

(Report also on Summary of Schedules)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X	<b>Banco Popular De PR</b> <b>Checking account: X4607</b>		<b>60.77</b>
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	<b>Household goods and furnishings</b>		<b>5,000.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	<b>Clothing and personal effects</b>		<b>1,000.00</b>
4. Household goods and furnishings, include audio, video, and computer equipment.	X	<b>Jewelry</b>		<b>500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2004 Lexus RX 330</b> <b>Mileage: 124,000</b> <b>#Vin: JTJGA31U240027900</b>		<b>10,641.00</b>
		<b>Total market value (Kelley Blue Book/Good Condition)</b> <b>\$10,641.00</b>		
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.		<b>Inventory d/b/a Pigmentus de Pasarela</b>		<b>4,048.00</b>
31. Animals.	X			

**SCHEDULE B - PERSONAL PROPERTY  
(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

0 continuation sheets attached

(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:  
(Check one box)

11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. \*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b>SCHEDULE A - REAL PROPERTY</b>  Debtor has a 50% interest in real property located at Urb Villa Borinquen A-1 Guanina St in Caguas, Puerto Rico; other 50% is owned by ex-spouse Felix Miguel Vargas Almodovar. Pursuant private agreement between debtor and ex-spouse dated 04/07/2009, the debtor's 50% interest was transferred to ex-spouse as part of conjugal partnership property liquidation. This property consists of: 3 bedrooms, 2 bathroom, living & dinning room, kitchen and balcony.  Total value is \$100,000 Less Doral Bank \$75,568 Net equity \$24,432/2 Debtor's interest \$12,216.	11 USC § 522(d)(5)	3,825.23	12,216.00
<b>SCHEDULE B - PERSONAL PROPERTY</b>  Banco Popular De PR Checking account: X4607  Household goods and furnishings Clothing and personal effects Jewelry 2004 Lexus RX 330 Mileage: 124,000 #Vin: JTJGA31U240027900  Total market value (Kelley Blue Book/Good Condition) \$10,641.00  Inventory d/b/a Pigmentus de Pasarela	11 USC § 522(d)(5)  11 USC § 522(d)(3) 11 USC § 522(d)(3) 11 USC § 522(d)(4) 11 USC § 522(d)(2) 11 USC § 522(d)(5)  11 USC § 522(d)(5) 11 USC § 522(d)(6)	60.77  5,000.00 1,000.00 500.00 3,675.00 6,966.00  1,873.00 2,175.00	60.77  5,000.00 1,000.00 500.00 10,641.00  4,048.00

\* Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**SCHEUDLE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Fill in this information to identify your case:

Debtor 1 **LIZETTE PINERO PENA**  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Puerto Rico

Case number **3:14-bk-7746**  
 (If known)

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

**Official Form 6I**

**Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	_____	_____
Employer's name	_____	_____
Employer's address	Number Street _____ _____	Number Street _____ _____
	City _____ State _____ ZIP Code _____	City _____ State _____ ZIP Code _____

How long employed there? \_\_\_\_\_

**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <b>0.00</b>	\$ _____
3. Estimate and list monthly overtime pay.	3. + \$ <b>0.00</b>	+ \$ _____
4. Calculate gross income. Add line 2 + line 3.	4. \$ <b>0.00</b>	\$ _____

Debtor 1 **LIZETTE PINERO PENA**  
First Name Middle Name Last NameCase number (if known) **3:14-bk-7746**

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
<b>Copy line 4 here</b> ..... ➔ 4.	\$ <b>0.00</b>	\$ _____
<b>5. List all payroll deductions:</b>		
5a. <b>Tax, Medicare, and Social Security deductions</b>	5a. \$ <b>0.00</b>	\$ _____
5b. <b>Mandatory contributions for retirement plans</b>	5b. \$ <b>0.00</b>	\$ _____
5c. <b>Voluntary contributions for retirement plans</b>	5c. \$ <b>0.00</b>	\$ _____
5d. <b>Required repayments of retirement fund loans</b>	5d. \$ <b>0.00</b>	\$ _____
5e. <b>Insurance</b>	5e. \$ <b>0.00</b>	\$ _____
5f. <b>Domestic support obligations</b>	5f. \$ <b>0.00</b>	\$ _____
5g. <b>Union dues</b>	5g. \$ <b>0.00</b>	\$ _____
5h. <b>Other deductions.</b> Specify: _____	5h. + \$ <b>0.00</b>	+ \$ _____
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ <b>0.00</b>	\$ _____
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>0.00</b>	\$ _____
<b>8. List all other income regularly received:</b>		
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>677.84</b>	\$ _____
8b. <b>Interest and dividends</b>	8b. \$ <b>0.00</b>	\$ _____
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>1,800.00</b>	\$ _____
8d. <b>Unemployment compensation</b>	8d. \$ <b>0.00</b>	\$ _____
8e. <b>Social Security</b>	8e. \$ <b>0.00</b>	\$ _____
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <b>0.00</b>	\$ _____
8g. <b>Pension or retirement income</b>	8g. \$ <b>0.00</b>	\$ _____
8h. <b>Other monthly income.</b> Specify: <u>Income From Part-Time ABBA</u>	8h. + \$ <b>1,072.00</b>	+ \$ _____
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ <b>3,549.84</b>	\$ _____
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>3,549.84</b>	+ \$ _____ = \$ <b>3,549.84</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
11. + \$ <b>0.00</b>		
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		
12. \$ <b>3,549.84</b>		
<b>Combined monthly income</b>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: <b>None</b>		

Fill in this information to identify your case:

Debtor 1	<b>LIZETTE PINERO PENA</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of Puerto Rico			
Case number (if known)	<b>3:14-bk-7746</b>		

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 expenses as of the following date:  
 MM / DD / YYYY  
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form 6J

## Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

Son

18

Son

15

Son

22

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3. Do your expenses include expenses of people other than yourself and your dependents?

No  
 Yes

### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues

Your expenses

4.	\$ <u>0.00</u>
4a.	\$ <u>0.00</u>
4b.	\$ <u>0.00</u>
4c.	\$ <u>0.00</u>
4d.	\$ <u>160.00</u>

Debtor 1 **LIZETTE PINERO PENA**  
First Name Middle Name Last NameCase number (if known) **3:14-bk-7746**

		<b>Your expenses</b>
5.	<b>Additional mortgage payments for your residence</b> , such as home equity loans	\$ <b>0.00</b>
6.	<b>Utilities:</b>	
6a.	Electricity, heat, natural gas	\$ <b>350.00</b>
6b.	Water, sewer, garbage collection	\$ <b>120.00</b>
6c.	Telephone, cell phone, Internet, satellite, and cable services	\$ <b>130.00</b>
6d.	Other. Specify: _____	\$ <b>0.00</b>
7.	<b>Food and housekeeping supplies</b>	\$ <b>454.84</b>
8.	<b>Childcare and children's education costs</b>	\$ <b>364.00</b>
9.	<b>Clothing, laundry, and dry cleaning</b>	\$ <b>90.00</b>
10.	<b>Personal care products and services</b>	\$ <b>45.00</b>
11.	<b>Medical and dental expenses</b>	\$ <b>21.00</b>
12.	<b>Transportation</b> . Include gas, maintenance, bus or train fare. Do not include car payments.	\$ <b>260.00</b>
13.	<b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	\$ <b>45.00</b>
14.	<b>Charitable contributions and religious donations</b>	\$ <b>0.00</b>
15.	<b>Insurance</b> . Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	\$ <b>0.00</b>
15b.	Health insurance	\$ <b>0.00</b>
15c.	Vehicle insurance	\$ <b>0.00</b>
15d.	Other insurance. Specify: _____	\$ <b>0.00</b>
16.	<b>Taxes</b> . Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	\$ <b>0.00</b>
17.	<b>Installment or lease payments:</b>	
17a.	Car payments for Vehicle 1	\$ <b>0.00</b>
17b.	Car payments for Vehicle 2	\$ <b>0.00</b>
17c.	Other. Specify: _____	\$ <b>0.00</b>
17d.	Other. Specify: _____	\$ <b>0.00</b>
18.	<b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>	\$ <b>0.00</b>
19.	<b>Other payments you make to support others who do not live with you.</b> Specify: <u>Child Support For Son Not Living At Home</u>	\$ <b>500.00</b>
20.	<b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a.	Mortgages on other property	\$ <b>500.00</b>
20b.	Real estate taxes	\$ <b>0.00</b>
20c.	Property, homeowner's, or renter's insurance	\$ <b>0.00</b>
20d.	Maintenance, repair, and upkeep expenses	\$ <b>0.00</b>
20e.	Homeowner's association or condominium dues	\$ <b>0.00</b>

Debtor 1 **LIZETTE PINERO PENA**  
First Name Middle Name Last Name

Case number (if known) **3:14-bk-7746**

21. Other. Specify: See Schedule Attached 21. +\$ 310.00

22. Your monthly expenses. Add lines 4 through 21.

The result is your monthly expenses.

22. \$ 3,349.84

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 3,549.84

23b. Copy your monthly expenses from line 22 above.

23b. - \$ 3,349.84

23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

23c. \$ 200.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes. **None**

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Continuation Sheet - Page 1 of 1**

Other Expenses

<b>Lunch At Work (Debtor)</b>	120.00
<b>School Expenses (Lunch, Materials, Other)</b>	90.00
<b>Back To School \$1,200/12</b>	<b>100.00</b>

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: October 31, 2014

Signature: /s/ LIZETTE PINERO PENA  
**LIZETTE PINERO PENA**

Debtor

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

IN RE:

PINERO PENA, LIZETTE

Debtor(s)

Case No. 3:14-bk-7746

Chapter 13

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: October 31, 2014

Signature: /s/ LIZETTE PINERO PENA  
LIZETTE PINERO PENA

Debtor

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Joint Debtor, if any

PINERO PENA, LIZETTE  
Hacienda San Jose 572 Via De Guayabal  
Caguas, PR 00725

Banco Popular de PR -crlne  
PO Box 2708  
San Juan, PR 00936

Claro  
PO Box 360998  
San Juan, PR 00936

R. Figueroa Carrasquillo Law Office  
PO Box 186  
Caguas, PR 00726-0186

Bank Of America  
PO Box 982235  
El Paso, TX 79998-2235

Comenity Bank  
PO Box 182789  
Columbus, OH 43218-2789

ACM Penfield CR LLC  
230 Crosskeys Office Park  
Fairport, NY 14450

Cach, LLC  
33 Calle Bolivia Ste 203  
San Juan, PR 00917-2016

CRESCA CORP  
PMB 92  
PO BOX 71325  
SAN JUAN, PR 00936-8425

Advanced Assets II, Inc  
7322 Southwest Fwy Ste 1600  
Houston, TX 77074-2134

CBE Group  
PO Box 979110  
Saint Louis, MO 63197-9001

Department Store National Bank  
Jordan Marsh  
Plaza Associates 370 Seventh Avenue  
New York, NY 10001-3900

AT &T Services, Inc  
PO Box 537104  
Atlanta, GA 30353-7104

CFI Resorts Management, Inc  
2801 Old Winter Garden Rd  
Ocoee, FL 34761-2965

Dish Network  
PO Box 3097  
Bloomington, IL 61702

Axesia  
PO Box 91225  
San Juan, PR 00919-1225

Charleny Polanco Duarte &  
Franklin Antonio Perez Mamondi  
Urb Las Americas 892 Calle Santo Domingo  
San Juan, PR 00921

Doral Financial Corp  
1451 F D Roosevelt Ave  
San Juan, PR 00920

BAMA Capital, LLC  
PO Box 367797  
San Juan, PR 00936-7797

Cica Collection Agency, Inc  
PO Box 12338  
San Juan, PR 00914-0338

Dsnb Macys  
9111 Duke Blvd  
Mason, OH 45040

Banco Popular De PR  
PO Box 362708  
San Juan, PR 00936-2708

Citi Cards  
PO Box 653095  
Dallas, TX 75265-3095

FIRST DATA MERCHANT SERVICES  
4000 CORAL RIDGE DR CORAL  
POMPANO BEACH, FL 33065-7614

Banco Popular De PR  
PO Box 366818  
San Juan, PR 00936-6818

Citibank N.a.  
8875 Aero Drive  
San Diego, CA 92123

GE Capital Retail Bank  
PO Box 960061  
Orlando, FL 32896-0061

Banco Popular De PR  
PO Box 326708  
San Juan, PR 00936-2708

Citifinancial  
605 Munn Road  
Fort Mill, SC 29715

Hospital San Gerardo  
Msc 250 138 Ave Winston Churchill  
San Juan, PR 00926-6023

JC Penney  
 PO Box 364788  
 San Juan, PR 00936-4788

Security Credir Services, LLC  
 PO Box 15630  
 Wilmington, DE 19850-5630

LEADING EDGE RECOVERY SOLUTIONS,  
 LLC  
 CITIFINANCIAL PLUS  
 5440 N CUMBERLAND AVE SUITE 300  
 CHICAGO, IL 60656-1490

Sergio A Ramirez De Orellano Law Office  
 Banco Popular Center Ste 1133  
 209 Ave Munoz Rivera  
 San Juan, PR 00918-1009

LTD FINANCIAL SERVICES LP  
 7322 SOUTHWEST FWY STE 1  
 HOUSTON, TX 77074

Syncb/walmart Dc  
 PO Box 965024  
 Orlando, FL 32896

Luis R Tous Torres  
 Edif Le Mans- 506 Ave Munoz Rivera 602  
 San Juan, PR 00918

USPS Disbursing Officer  
 Accounting Service Center  
 PO Box 21888  
 Saint Paul, MN 55121-0888

Midland Funding  
 8875 Aero Dr  
 San Diego, CA 92123-2251

VIRTUOSO  
 ATT  
 3033 S PARKER RD STE 1000  
 AURORA, CO 80014-2919

Monarch  
 Recovery Management, Inc -# 25407417  
 PO Box 16119  
 Philadelphia, PA 19114-0119

NCO Financial Systems  
 PO Box 192478  
 Hato Rey, PR 00918

Plaza Asssociates  
 Jaf Station PO Box 2770  
 New York, NY 10116-2770

PR Telephone  
 PO Box 70239  
 San Juan, PR 00936

Sears/Cbna  
 PO Box 6282  
 Sioux Falls, SD 57117